IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI HATTIESBURG DIVISION

CLINTON WILLIAMS

PLAINTIFF

VS.

CIVIL ACTION NO. 2:10-cv-205-KS-MTP

LIBERTY MUTUAL INSURANCE COMPANY AND JOHN DOES 1-5

DEFENDANTS

STATE COURT FILE

COMES NOW the Defendant, Liberty Mutual Insurance Company, and files the attached true and correct certified copy of the file maintained by the Circuit Clerk of Greene County, Mississippi, regarding the above referenced matter.

This the 23rd day of August, 2010.

Respectfully submitted,

LIBERTY MUTUAL INSURANCE COMPANY

By: <u>s/Ford Bailey</u>
Ford Bailey (MS Bar No. 1686)

One of Its Attorneys

OF COUNSEL:

WELLS MARBLE & HURST, PLLC 300 Concourse Blvd., Suite 200 Ridgeland, Mississippi 39157 Telephone: (601) 605-6900 Facsimile: (601) 605-6901 fbailey@wellsmar.com

CERTIFICATE OF SERVICE

I, Ford Bailey, do hereby certify that I have this day filed the foregoing with the Clerk of the Court using the ECF system which sent notification of such filing to the following:

S. Robert Hammond, Jr., Esq. Post Office Box 471 Hattiesburg, MS 39403-0471

ATTORNEY FOR THE PLAINTIFF

This the 23rd day of August, 2010.

s/Ford Bailey	
Ford Bailey	

IN THE CIRCUIT COURT OF GREENE COUNTY, MISSISSIPPI

CLINTON WILLIAMS

PLAINTIFF

VS.

CIVIL ACTION NO. 2010-136(1)

LIBERTY MUTUAL INSURANCE COMPANY AND JOHN DOES 1-5

DEFENDANTS

CERTIFICATE OF CLERK

I, Cecelia Bounds, Circuit Clerk of Greene County, Mississippi, hereby certify that the attached pleadings are a true and correct copy of the complete file contained in the records of the Circuit Clerk of Greene County, Mississippi, in the above-styled matter.

GIVEN under my hand and seal of office, this the Apt day of Wyut.

CIRCUIT CLERK

(Seal)



COVER SHEET	Court Identificatio	n Docket # Case Year	Docket Number
Civil Case Filing For		CI DOMO	
(To be completed by Attorne		Court ID	
Prior to Filing of Pleadii	ng) District	(сн, сі, єо)	Local Docket ID
	101116	10	
Mississippi Supreme Court	Form AOC/01 Month Date	Year	
Administrative Office of Courts	(Rev 2009) This area to be cor	npleted by clerk	Case Number if filed prior to 1/1/94
in the CIRCUIT	Court of GREENE	County —	Judicial District
Origin of Suit (Place an "X" in one be		+ Envelled	r court CT Other
	einstated Foreign Judgmen eopened Joining Suit/Action		r court Other
	· <u> </u>	r Additional Plaintiffs on Separate Form	
Individual Williams	Clint		
Last Name			
Check (x) if Individual Plaini Estate of	tiff is acting in capacity as Executor(trix) o	or Administrator(trix) of an Estate, and enter sty	ne:
	iff is acting in capacity as Business Owne	r/Operator (d/b/a) or State Agency, and enter e	entity
D/B/A or Agency			
Business			
	al name of business, corporation, partne If is filing suit in the name of an entity otl	rship, agency - If Corporation, indicate the state ner than the above, and enter below:	wnere incorporated
D/B/A		to than the above, and effect below.	·
Address of Plaintiff 1403 Lackey S	treet, Leakesville, MS		
Attorney (Name & Address) S. Robe		Hattiesburg, MS 39403-0471	MS Bar No. <u>3004</u>
	Initial Pleading is NOT an attorney		
Signature of Individual Filing:	STIVILLY,	K	
Defendant - Name of Defendant - E	nter Additional Defendants on Sepa	rate Form	
Individual			
Last Name		ame Maiden Name, if appl c) or Administrator(trix) of an Estate, and enter	
Estate of			
Check (x) if Individual Defer	ndant is acting in capacity as Business Ow	ner/Operator (d/b/a) or State Agency, and enter	er entity:
D/B/A or Agency			
Business Liberty Mutual Insurance	Company	rship, agency - If Corporation, indicate the state	where incorporated
	dant is acting in the name of an entity oth		
D/B/A			_
Attorney (Name & Address) - If Known			MS Bar No.
Damages Sought: Compensatory		<u>کان کا کی کاک</u> Check (x) if child supporked, please submit completed Child Support Inf	rt is contemplated as an issue in this suit.*
Nature of Suit (Place an "X" in one	737000	children/Minors - Non-Domestic	ormation Sneet with this Cover Sneet Real Property
Domestic Relations	Business/Commercial	Adoption - Contested	Adverse Possession
Child Custody/Visitation	Accounting (Business)	Adoption - Uncontested	Ejectment
Child Support Contempt	Business Dissolution Debt Collection	Consent to Abortion Minor Removal of Minority	Eminent Domain Eviction
Divorce:Fault	Employment	Other	Judicial Foreclosure
Divorce: Irreconcilable Diff.	Foreign Judgment	Civil Rights	Lien Assertion
Domestic Abuse	Garnishment	Elections	Partition
Emancipation Modification	Replevin Other	Expungement Habeas Corpus	Tax Sale: Confirm/Cancel Title Boundary or Easement
Modification Paternity	Probate Probate	Post Conviction Relief/Prisoner	Other
Property Division	Accounting (Probate)	Other	Torts
Separate Maintenance	Birth Certificate Correction	Contract	Bad Faith
Termination of Parental Rights	Commitment	Breach of Contract	Loss of Consortium
UIFSA (eff 7/1/97; formerly URESA	A) Conservatorship Guardianship	Installment Contract Insurance	Malpractice - Legal
Appeals	Heirship	Specific Performance	Malpractice - Medical
Administrative Agency	Intestate Estate	Other	Mass Tort
County Court	Minor's Settlement	Statutes/Rules	Negligence - General
Hardship Petition (Driver License) Justice Court	Muniment of Title Name Change	Bond Validation Civil Forfeiture	Negligence - Motor Vehicle Product Liability
MS Dept Employment Security	Testate Estate	Declaratory Judgment	Subrogation
Worker's Compensation	Will Contest	Injunction or Restraining Order	
Other	Other	Other	Other

S. ROBERT HAMMOND, JR., P.L.L.C. ATTORNEY AT LAW

P.O. Box 471 711 Hardy Street Hattiesburg, Mississippi 39403-0471

rg, Mississippi 39403-0471

Telephone 601.450.4499 Facsimile 601.450.1162 bh@bobhammondlaw.com

July 14, 2010

Ms. Cecelia Bounds

Greene County Circuit Court Clerk

P.O. Box 310

Leakesville, MS 39451

Clerk
CECELIA BOUNDS, CIRCUIT CLETIK
GREENE COLUTT, MISSISSIPPI
BY:

JUL 16 2010

Re: Clinton Williams v. Liberty Mutual Insurance Company and John Does 1-5

Dear Ms. Bounds:

Enclosed for docketing and filing in the above-captioned matter please find the following:

- 1. Civil Cover Sheet;
- 2. Complaint (original and one copy);
- 3. Check for filing fees in the amount of \$119.00; and,
- 4. Original and three copies of Summons for Liberty Mutual Insurance Company.

Please issue the Summons returning the original and two copies and we will secure service of process. Also please return the copy of the Complaint file-stamped. We have enclosed a self-addressed, stamped envelope for the return of the documents.

Thank you for your assistance in this matter. With warm, personal regards, I remain

Sincerely yours,

S. Robert Hammond/Jr.

SRHjr/lc Enclosures IN THE CIRCUIT FOURT OF GREENE COUNTY, MISSISSIPPI
CLINTON WILLIAMS
PLAINTIFF

VERSUS

CECELIA BOUNDS, CIRCUIT CLERK CAUSE NO. 2010-136(1)
GREENE COUNTY MISSISSIPPI

LIBERTY MUTUAL INSURANCE COMPANY AND JOHN DOES 1-5

DEFENDANTS

COMPLAINT

JURY TRIAL DEMANDED

COMES NOW the Plaintiff, Clinton Williams, and files this his Complaint for damages against the Defendants Liberty Mutual Insurance Company and John Does 1-5 and states as follows:

1.

The Plaintiff, Clinton D. Williams, is an adult resident citizen of Leakesville, Greene County, Mississippi.

2.

The Defendant, Liberty Mutual Insurance Company is an insurance company licensed to conduct insurance business in the state of Mississippi and may be served with process through its registered agent Charles A. Brewer, 506 South President Street, Jackson, MS 39201.

3.

John Does 1-5 are individuals and/or entities whose identities are currently unknown who may be liable, in whole or in part, to the Plaintiff for the claims, causes of action and/or damages alleged herein.

4.

This Court has both subject matter jurisdiction and personal jurisdiction over the parties, and venue is proper in this Court pursuant to MISS. CODE ANN. § 11-11-3.

5.

On or about September 12, 2005, the Plaintiff, while in the employ of Steve Tanner, individually and/or d/b/a Steven Tanner Services (hereinafter collectively "Tanner"), was working at Pat Peck Motors in Gulfport, Harrison County, Mississippi when he fell over 15 feet from the roof of said facility, suffering severe injuries to both feet, as well as other injuries.

6.

Tanner was present when Mr. Williams' accident occurred, personally witnessed the severity of Mr. Williams' injuries and was put on notice of Mr. Williams' accident and injuries on September 12, 2005.

7.

At the time of Mr. Williams' on-the-job accident referenced herein, Tanner had a policy of insurance with Liberty Mutual Insurance Company ("Liberty Mutual") providing workers' compensation coverage for Mr. Williams.

8.

On or before September 23, 2005, Liberty Mutual was put on notice of the Mr. Williams' claim for workers' compensation benefits under Tanner's policy of insurance pursuant to the Mississippi Workers' Compensation Act.

9.

After over three (3) months passed since putting Tanner and Liberty Mutual on notice of his claim for workers' compensation benefits under the Liberty Mutual policy and not receiving any workers' compensation benefits as required by the Mississippi Workers' Compensation Act

("MWCA") from either Tanner or Liberty Mutual, Mr. Williams filed his Petition to Controvert with the Mississippi Workers' Compensation Commission on November 30, 2005.

10.

On January 25, 2006, Liberty Mutual filed its Answer to Mr. Williams' Petition to Controvert admitting that Mr. Williams suffered an injury as alleged in his Petition to Controvert, but specifically denying that it was subject to the MWCA, that it had coverage for Mr. Williams' claim, and moving to dismiss the Petition to Controvert against it.

11.

On March 21, 2006, Tanner filed his Answer to Mr. Williams' Petition to Controvert admitting that Mr. Williams suffered an injury as alleged in his Petition to Controvert, but denying he was the employer of the Plaintiff, denying that Mr. Williams' injury arose out of the course and scope of his employment with Tanner, denying that notice of Mr. Williams' injury was received and specifically stating that "Steven Tanner has no knowledge of the claimant's injury because claimant was not its employee" and "Claimant was not an employee of this employer".

12.

On or about May 17, 2006, Liberty Mutual and Tanner both admitted that Mr. Williams was indeed an employee of Tanner at the time of the accident at issue, that the accident occurred within the course and scope of Mr. Williams' employment with Tanner, that Tanner's policy with Liberty Mutual provided coverage for workers' compensation benefits owed to Mr. Williams for his injuries suffered on September 12, 2005, that it was responsible for paying Mr. Williams' medical expenses associated with the treatment he received as a result of the injuries, and that it was responsible for payment of temporary total disability payments to Mr. Williams from the date of his injury.

13.

On June 1, 2006, Liberty Mutual amended its answer to the Petition to Controvert and admitted Mr. Williams was an employee of Tanner, that Mr. Williams was injured in the course and scope of his employment with Tanner, that it was subject to the MWCA, and that its policy provided coverage for Mr. Williams' claim for workers' compensation benefits.

14.

From September 12, 2005 to May 17, 2006, both Liberty Mutual and Tanner each refused to pay Mr. Williams workers' compensation benefits he was rightfully owed under the MWCA, and which Liberty Mutual and Tanner have since admitted they owe the Plaintiff.

15.

On February 1, 2007, the Mississippi Workers Compensation Commission entered an Order holding that Tanner and Liberty Mutual owed Mr. Williams' workers compensation benefits under the MWCA, and also ordered that penalties and interest be paid to Mr. Williams from the due date of each installment of such benefits until paid. To date, the Defendants have not paid any penalties and interest on the delinquent installment payments to Mr. Williams.

16.

On March 3, 2010, the Mississippi Workers' Compensation Commission entered an Order holding, among other findings, that Mr. Williams' injuries set forth herein were suffered in the course and scope of his employment and determined he was owed benefits by the Defendants under the Mississippi Workers' Compensation Act. (See Exhibit "A" hereto).

The Defendants refused to pay Mr. Williams' workers' compensation benefits he was owed under the MWCA without any justifiable reason, thus their conduct amounts to bad faith under Mississippi law. The Defendants' refusal to pay Mr. Williams' workers' compensation benefits pursuant to the MWCA was malicious, intentional, reckless and/or grossly negligent and undertaken with callous disregard of the rights of Mr. Williams and of their duties and obligations to Mr. Williams as provided by the MWCA.

18.

The Defendants have breached their duties and obligations to Mr. Williams as provided by the MWCA and per the terms and conditions of the policy of insurance at issue in the following ways:

- a. The Defendants negligently and intentionally failed to properly and timely handle, investigate, adjust and pay Mr. Williams' claims;
- b. The Defendants negligently and intentionally stalled and delayed the review and payment of Mr. Williams' claims;
- c. The Defendants failed to fully investigate the facts and circumstances of Mr. Williams' claim, including but not limited to the facts and circumstances of Mr. Williams' accident and his employment relationship with Tanner, thereby refusing to pay Mr. Williams' workers' compensation benefits he was owed under the MWCA for over eight (8) months;
- d. The Defendants utilized their position of superiority and influence over Mr. Williams by offering to pay Mr. Williams workers' compensation benefits they were legally

obligated to pay him under the Alabama Workers' Compensation Act if he agreed to "drop" his claims for benefits under the MWCA, his outrage claim in the Alabama action and his claims under Mississippi law in this action; and

e. Other intentional and negligent acts regarding the handling of Mr. Williams claims for workers' compensation benefits that will be shown at trial.

19.

The acts and omissions of the Defendants set forth herein constitute a breach of their duty of good faith and fair dealing, fraud and negligent misrepresentation.

20.

The acts and omissions of the Defendants set forth herein were grossly negligent and indicate a reckless disregard for the rights of Mr. Williams as well as the Defendants' duties and obligations owed to Mr. Williams under the MWCA.

21.

The acts and omissions of the Defendants set forth herein constitute the separate and independent tort of bad faith, for which Mr. Williams is seeking extra-contractual damages, punitive damages and all other damages allowed by law.

22.

The acts and omissions of the Defendants set forth herein resulted in the prolonging of Mr. Williams' recovery time from the injuries he sustained in the accident at issue, causing him unnecessary pain and suffering for which recovery is sought in this action.

23.

The acts and omissions of the Defendants set forth herein caused Mr. Williams to suffer emotional distress, stress, anguish, worry, anxiety, inconvenience, embarrassment and other compensatory and consequential damages, for which recovery is sought in this cause.

WHEREFORE, PREMISES CONSIDERED, Clinton Williams request and demand judgment of and from the Defendants, Liberty Mutual Insurance Company and John Does 1-5, jointly and severally, for all actual and compensatory damages incurred, in an amount exceeding \$75,000.00 excluding interest, costs and attorneys' fees, including but not limited to damages for pain and suffering due to the increase of his recovery time from his injuries due to the Defendants' failure to provide medical care and for emotional distress, stress, worry, anxiety, mental anguish, inconvenience and aggravation, for damages for the bad faith of the Defendants, including but not limited to all extra-contractual and punitive damages, and for any other damages allowable under the law, pre-judgment interest, post-judgment interest and all costs, including attorneys fees. Mr. Williams further prays for any additional relief that may be allowable and recoverable at law or in equity, as well as any other relief the Court or a jury may deem appropriate.

RESPECTFULLY SUBMITTED, this the //day of July, 2010.

CLINTON WILLIAMS

C DODEDTILL

S. ROBERT HAMMOND, JR. (MSB #3004)

S. Robert Hammond, Jr., PLLC

P.O. Box 471

Hattiesburg, MS 39403-0471

601-450-4499

601-450-1162 (fax)

MISSISSIPPI WORKERS' COMPENSATION COMMISSION

CLINTON D. WILLIAMS

CLAIMANT

MWCC NO.: 0512926-j-4126-C

STEVEN TANNER SERVICES, INC and M.W. ROGERS CONSTRUCTION COMPANY, LLC

EMPLOYER

LIBERTY MUTUAL

v.

CARRIER

ORDER APPROVING SETTLEMENT

THIS CAUSE having come on this day to be heard before the Commission on the Petition of Clinton Williams asking for authority to settle his workers' compensation claim under provisions of Section 9(i) of the Mississippi Workers' Compensation Law, said Petition having been joined and approved by Petitioner's attorney, S. Robert Hammond, Jr., Esq., and also joined and approved by Employer and Carrier, the Commission, after being fully advised in the premises, finds that Petitioner herein was on or about September 12, 2005, employed by Steven Tanner d/b/a Steven Tanner Services and that on or about said date, while in the course of his employment with Steven Tanner d/b/a Steven Tanner Services, while performing repairs at the Pat Peck Nissan in Biloxi, Mississippi, he sustained accidental injuries, including but not limited to injuries to both feet and a separation of his shoulder. The Commission further finds notice of the claim for the accidental injuries asserted by Petitioner was provided to Employer and Carrier in accordance with the requirements of the Mississippi Workers' Compensation Law.

The Commission further finds that Petitioner thereafter received professional services from Garden Park Medical Center, Mobile Infirmary Hospital, Dr. William Parks, Dr. Christopher Nichols, among others, and that it is the contention of the Petitioner that as a result of his employment with Employer, he sustained injuries, disabilities, loss of wage-earning



capacity and/or industrial loss. The Commission further finds that Petitioner reached maximum medical improvement on December 10, 2007 with impairment rating of 18% to the right lower extremity and 20% to the left lower extremity and claims of diminished earning capacity.

The Commission further finds Employer and Carrier have paid Fifteen Thousand Six Hundred and Sixty-Six and 95/100 Dollars (\$15,666.95) in compensation to Petitioner, and the sum of Two Hundred Fifty-Five Thousand, Two Hundred Twenty-Two and 93/100 Dollars (\$255,222.93) in medical compensation on behalf of Petitioner, for a total sum of Two Hundred Seventy Thousand, Eight Hundred Eighty-Nine and 88/100 Dollars (\$270,889.88).

The Commission further finds that the Petitioner represents and acknowledges that he has not received any Medicaid benefits for his alleged injury and states specifically that any Medicaid benefits which may have been paid on his behalf concern medical problems totally unrelated to the injuries for which claim has been made herein.

The Commission finds that there is a bona fide, legitimate dispute between Petitioner and his attorney on the one hand, and Employer and Carrier on the other hand, as to the Petitioner's average weekly wage, the nature and extend of disability, loss of wage-earning capacity and/or industrial loss, as a result of his job-related accidental injury, but notwithstanding these disputes, Employer and Carrier have offered and proposed to pay to Petitioner the sum of One Hundred Twenty-Eight Thousand, Two Hundred Ninety-Four and 00/100 Dollars (\$128,294.00), which amount includes funding of a self-administered Medicare Set-Aside in the amount of \$41,885.00, payment of said sum, is a complete and final settlement of any and all claims whether known or unknown, and including, but not limited to, claims for medical which Petitioner may now or hereafter have under provisions of the Mississippi Workers' Compensation Law arising out of or in any way associated with his employment with Steven Tanner d/b/a Steven Tanner Services on

and prior to the date hereof, with the exception of Clinton Williams' claims of bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company. It is the specific intent and agreement of the parties that any and all claims of Clinton Williams for bad faith under Mississippi law and for outrage under Alabama law are not released, are not part of this settlement, are not subject to any terms and conditions of this settlement and that Clinton Williams intends to continue pursuit of his claims for bad faith under Mississippi law and for outrage under Alabama law against Liberty Mutual Insurance Company.

The Commission further finds that S. Robert Hammond, Jr., Esq., attorney representing Petitioner, has recommended this be approved, and that Petitioner, himself, has asked that it be approved, and that based on the facts of this claim and considering the disputed nature of such facts, disputed amount of the Petitioner's average weekly wage and disputed disability respecting this claim, and also considering that Petitioner would nonetheless receive substantial benefits respecting this claim if the settlement be approved, the offered settlement as to work related injury claims is fair and reasonable under the circumstances. The Commission further finds that given the disputed and unliquidated nature of this claim, it would be to the Petitioner's best interest that he be authorized and empowered to make said settlement, that said settlement is just, fair, and proper, that said settlement payment would become a sum certain without discount, that the attorneys for the Petitioner have incurred expenses in the amount of \$12,282.56 in the prosecution of this claim and should be reimbursed for these expenses incurred from the proceeds of this settlement, and that attorney's fees in the amount of \$17,281.81, representing fees paid on one-half of the indemnity portion of the settlement, \$86,409.00, at a rate of 15% pursuant to Alabama law and on one-half of the indemnity settlement at a rate of 25% pursuant to Mississippi law, of the sum to be received by Petitioner if this settlement be approved, agreed to be paid to him is in accordance with the Mississippi Workers' Compensation Commission. It is, therefore,

ORDERED AND ADJUDGED that Clinton Williams be, and he is hereby authorized and empowered to settle his claim against Steven Tanner d/b/a Steven Tanner Services, Employer and Liberty Mutual Insurance Company, Carrier, at and for the sum of One Hundred Twenty-Eight Thousand, Two Hundred Ninety-Four and 00/100 Dollars (\$128,294.00), which includes a Medicare Set-Aside amount of Forty-One Thousand Eight Hundred Eighty Five and 00/100 Dollars (\$41,885.00), said sum, complete and final settlement of any and all claims whether known or unknown, and including, but not limited to, claims for medical, that he may now or hereafter have under provisions of the Mississippi Workers' Compensation Law against Steven Tanner d/b/a Steven Tanner Services, Employer and Liberty Mutual Insurance Company, Carrier, and either of them because of or in any way connected with his employment with Steven Tanner d/b/a Steven Tanner Services on and prior to the date hereof, with the exception of Clinton Williams claims of bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company, as it is the specific intent and agreement of the parties that any and all claims of Clinton Williams for bad faith under Mississippi law and for outrage under Alabama law are not released, are not part of this settlement, are not subject to any terms and conditions of this settlement and that Clinton Williams intends to continue pursuit of his claims for bad faith under Mississippi law and for outrage under Alabama law against Liberty Mutual Insurance Company, and that upon payment to Clinton Williams of the sum of One Hundred Twenty-Eight Thousand, Two Hundred Ninety-Four and 00/100 Dollars (\$128,294.00), which includes a Medicare Set-Aside amount of Forty-One Thousand Eight Hundred Eighty Five and 00/100 Dollars (\$41,885.00), Steven Tanner d/b/a Steven Tanner Services, Employer, and

Liberty Mutual Insurance Company, Carrier, shall stand forever fully discharged and acquitted of and from any and all claims including, but not limited to, claims for medical, that he may now or hereafter have against them jointly and severally because of or in any way connected with his employment with Steven Tanner d/b/a Steven Tanner Services on and prior to the date hereof, with the exception of Clinton Williams claims of bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company, as it is the specific intent and agreement of the parties that any and all claims of Clinton Williams for bad faith under Mississippi law and for outrage under Alabama law are not released, are not part of this settlement, are not subject to any terms and conditions of this settlement and that Clinton Williams intends to continue pursuit of his claims for bad faith under Mississippi law and for outrage under Alabama law against Liberty Mutual Insurance Company and the same is hereby approved.

IT IS FURTHER ORDERED AND ADJUDGED that Petitioner is authorized to pay unto his attorneys the sum of \$12,282.56 from the proceeds of the settlement remaining after the Medicare Set-Aside is funded, or \$86,409.00, for expenses incurred in prosecuting this claim and is further authorized to pay his attorney, S. Robert Hammond, Jr., the sum of \$17,281.81, out of the remaining proceeds from said settlement.

IT IS FURTHER ORDERED AND ADJUDGED that Petitioner is hereby authorized and empowered to execute any releases, receipts, and other instruments required by Employer and Carrier to evidence their complete release, acquittance, and discharge herein, with the exception of the Petitioner's claims for bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company as described in more detail herein.

SO ORDERED AND ADJUDGED, this 3rd day of month, 2010



Phyllin C. Clark

Phyllis C. Clark, Secretary

MWCC NO. 101782

THIS ORDER PREPARED BY:

REGINA F. CASH
CARR, ALLISON, P.C.
Attorneys at Law
6251 Monroe Street Suite 200
Daphne, Alabama 36526
Telephone: (251) 626-9340
Facsimile: (251) 626-8928
Attorney for Employer and Carrier

AGREED AND APPROVED:

Clinton Williams, Claimant

S. Robert Hammond, Jr. (MSB #3004)

Attorney for Claimant

MISSISSIPPI WORKERS' COMPENSATION COMMISSION

BY:

COMMISSIONER

COMMISSIONER

COMMISSIONER

MISSISSIPPI WORKERS' COMPENSATION COMMISSION

3

BY:

COMMISSIONER

COMMISSIONER

COMMISSIONER

MWCC NO. 101782

THIS ORDER PREPARED BY:

REGINAF. SASH, Esq. CARR, ALLISON, P.C.

Attorneys at Law

6251 Monroe Street Suite 200

Daphne, Alabama 36526 Telephone: (251) 626-9340

Facsimile: (251) 626-8928

Attorney for Employer and Carrier

AGREED AND APPROVED:

Clinton Williams, Claimant

S. Kobert Hammond, Jr. (MSB #3004) Mitorney for Claimant

Case 2:10-cv-00205-KS -MTP Document 2 Filed 08/23/10 Page 20 of 45

IN THE CACUIT COURT OF GREENE COUNTY, MASSIPPI

CLLINTON WILLIAMS

PLAINTIFF

VERSUS

CAUSE NO. 2010-136(1)

LIBERTY MUTUAL INSURANCE COMPANY And JOHN DOES 1-5

> **SUMMONS** (Process Server)

EFENDANTS

THE STATE OF MISSISSIPPI

TO: LIBERTY MUTUAL INSURANCE COMPANY **Through Its Agent of Process** Charles A. Brewer

506 South President Street Jackson, Mississippi 39201 CECELIA BOUNDS, CIRCUIT CLERK GREENE COUNTY, MISSISSIPPI

NOTICE TO DEFENDANT(S)

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.

You are required to mail or hand-deliver a copy of a written response to the Complaint, to S. Robert Hammond, Jr., the attorney for the Plaintiff(s) whose address is Post Office Box 471, Hattiesburg, Mississippi, 39403-0471.

Your response must be mailed or delivered within thirty (30) days form the date of delivery of this Summons and Complaint or a Judgment by Default will be entered against you for the money or other things demanded in the Complaint.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of said Court, this the day of July, 2010.

By:

CECELIA BOUNDS, CLERK CIRCUIT COURT OF GREENE COUNTY, MS **POST OFFICE BOX 310**

LEAKESVILLE, MISSISSIPPI 39451

DEPUTY CLERK

Case 2:10-cv-00205-KS -MTP Document 2 Filed 08/23/10 Page 21 of 45

PROOF OF SERVICE - SUMMONS

(Process Server)

(Use Separate proof of service for each person served)

iberty Mutual Ins Co/40 Danry Perry Name of Person or Entity Served	
l, the undersigned process server, served the summons and complaint upon the person or entity named above in the manner set forth be (process server must check proper space and provide all additional information that is requested and pertinent to the mode of service used):	olow
FIRST CLASS MAIL AND ACKNOWLEDGEMENT SERVICE. By mailing (by first class mail, postage prepaid) copies to the perserved, together with copies of the form of notice and acknowledgement and return envelope, postage prepaid, addressed to the sender (At completed acknowledgment of receipt pursuant to M.R.C.P. Form 1B).	tach
PERSONAL SERVICE. I personally delivered copies to Liberty Muffed Ins Collo Dirry on the 22 day July , 2010, where I found said person in Hinds county of the State of MS	y OI
RESIDENCE SERVICE. After exercising reasonable diligence I was unable to deliver copies to said person within	
county,, I served the summons and complaint on the day of, 2010, at the usual place	e of
abode of said person by leaving a true copy of the summons and complaint with who is	s the
(here insert wife, husband, son, daughter or other person as the case may be), a member of the family of the person ser	rved
above the age of sixteen years and willing to receive the summons and complaint and thereafter on the day	, of
, 2010, I mailed, (By first class mail, postage prepaid) copies to the person served at his or her usual place of at	oode
where the copies were left.	
CERTIFIED MAIL SERVICE. By mailing to an address outside Mississippi (by first class mail, postage prepaid, requiring a re receipt) copies to the person served. (Attach signed return receipt or other evidence of actual delivery to the person served.)	turn
At the time of service I was at least 18 years of age and not a party to this action.	
Fee for service \$	
Process server must list below: (Please print or type)	
Name Leigh M Lawler	
Address 408 Windsor Dr	
Clinton MS 39056	
Telephone No. 1001 925 9602	
STATE OF	
COUNTY OF Hirds	
Personally appeared before me the undersigned authority in and for the state and county aforesaid, the within nate that the matters and facts set forth in the foregoing "Proof Service-Summons" are true and correct as therein stated.	med of of
Process Server (signature) Sworn to and subscribed before me this the, 2010.	
(Seal) Rhonda Mondo	
MISSISSIPPI STATEWIDE NOTARY PUBLIC MY COMMISSION EXPIRES MARCH 21, 2011 BCNDED THRU STEGALL NOTARY SERVICE	

S. ROBERT HAMMOND, JR., P.L.L.C. ATTORNEY AT LAW

P.O. Box 471 711 Hardy Street Hattiesburg, Mississippi 39403-0471



Telephone 601.450.4499 Facsimile 601.450.1162 bh@bobhammondlaw.com

August 2, 2010

Ms. Cecelia Bounds Greene County Circuit Court Clerk P.O. Box 310 Leakesville, MS 39451 CECELIA BOUNDS, CIRCUIT CLERK GREENE COUNTY, KISSISSIPPI BY:_____

Re:

Clinton Williams v. Liberty Mutual Insurance Company and John Does 1-5 In The Circuit Court of Greene County, Mississippi; Cause No. 2010-136(1)

Dear Ms. Bounds:

Enclosed for docketing and filing in the above-captioned matter please find an original Summons to Liberty Mutual Insurance Company reflecting service on July 22, 2010.

In addition, please file stamp the enclosed copy of the Summons and return it to us in the enclosed, self-addressed, stamped envelope.

Thank you for your assistance in this matter. With warm, personal regards, I remain

Sincerely yours,

S. Robert Hammond, IP

SRHjr/lc Enclosures CLIFFORD K. "FORD" BAILEY III T: 601.605.6912 F: 601.605.6901 fbailey@wellsmar.com

August 19, 2010

AUG 20 2010

CECELIA BOUNDS, CIRCUIT CLERK GREENE COUNTY, MISSISSIPPI

Ms. Molly Simms, Deputy Clerk United States District Court 701 Main Street, Suite 200 Hattiesburg, MS 39401

VIA FEDERAL EXPRESS

Re: Removal of Clinton Williams v. Liberty Mutual Insurance Company and John Does 1-5 from the Circuit Court of Greene County, Mississippi

Dear Ms. Simms:

Please find enclosed for filing the following documents in connection with the removal of the above referenced matter:

- 1. Original Notice of Removal;
- 2. Original Civil Cover Sheet; and
- 3. Check for \$350.00 in payment of the filing fee.

By copy of this letter I am mailing a copy of the Notice to the Circuit Clerk of Greene County and counsel for the Plaintiff.

Thank you for your assistance.

With kindest regards, I am

Very sincerely yours,

Ford Bailey

FB/sn

Enclosure:

cc: Ms. Cecelia Bounds

Circuit Clerk, CA No. 2010-136(1)

S. Robert Hammond, Jr., Esq.

Case 2:10-cv-00205-KS -MTP Document 2 Filed 08/23/10 Page 24 of 45

SS 44 (Rev. 12/07)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

(· · · · · · · · · · · · · · · · · · ·				
I. (a) PLAINTIFFS			DEFENDANTS Liberty Mutual Ins	urance Company and Jo	ohn Does 1-5
Clinton Williams					
` '	of First Listed Plaintiff Greene EXCEPT IN U.S. PLAINTIFF CASES)		NOTE: IN LAND	F First Listed Defendant (IN U.S. PLAINTIFF CASES O CONDEMNATION CASES, US NVOLVED.	=
P. O. Box 471	e, Address, and Telephone Number) 601-450-4499		Attomeys (If Known) Ford Bailey, Wells i 200, Ridgeland, MS	Marble & Hurst PLLC, 30 3 39157 601-605-6900	00 Concourse, Blvd., Suite
H <u>attiesburg, MS 39403-0-</u> II. BASIS OF JURISI		III. CIT	IZENSHIP OF P	RINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff
U.S. Government Plaintiff	 3 Federal Question (U.S. Government Not a Party) 		or Diversity Cases Only) PT of This State		
2 U.S. Government	⊠ 4 Diversity	Citizen	of Another State	2	
Defendant	(Indicate Citizenship of Parties in Item III)	Citizen	or Subject of a		☐ 6 ☐ 6
TY NAMED TO SECTION	770	Fore	ign Country		·
IV. NATURE OF SUI	T (Place an "X" in One Box Only)	STATE SAFOR	TEOLOGICAL CONTRACTOR	TOTAL BANKRUPHCY SEE	SE CONTINUES ESTABLISMENT SE E
110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excl. Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise 120 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 365 Personal Injury Med. Malpractic Med. Malpract	RY 610 620 620 625 650 650 650 650 650 710 650 710 650 720 730			□ 470 Racketeer Influenced and Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 810 Selective Service □ 850 Securities/Commodities/ Exchange □ 875 Customer Challenge 12 USC 3410 □ 890 Other Statutory Actions 891 Agricultural Acts
□ 1 Original ⊠ 2 R	tate Court Appellate Court	☐ 4 Reinst Reope	ned anothe		
VI. CAUSE OF ACTI	Cite the U.S. Civil Statute under which you a Removal to federal court pursuant Brief description of cause: Suit for alleged bad faith denial of w	to 28 U.S.	C. 1332 and 1441	al statutes unless diversity)	
VII. REQUESTED IN COMPLAINT:			MAND \$	CHECK YES only JURY DEMAND:	if demanded in complaint: ☑ Yes ☐ No
VIII. RELATED CAS IF ANY	SE(S) (See instructions): JUDGE			DOCKET NUMBER	
8/19/10	SIGNATURE OF A	JTGRNEY G	FRECORD (Fixe) B	alig. TIT	
FOR OFFICE USE ONLY				J	
RECEIPT#	AMOUNT APPLYING IFP		JUDGE	MAG. JU	DGE

IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPERY HATTIESBURG DIVISION

PLAINTIFF

CLINTON WILLIAMS

VS.

CIVIL ACTION NO. _____

LIBERTY MUTUAL INSURANCE COMPANY AND JOHN DOES 1-5

DEFENDANTS

NOTICE OF REMOVAL

COMES NOW Defendant Liberty Mutual Insurance Company (hereinafter referred to as "Liberty" or "Defendant") and files its Notice of Removal, hereby removing this action from the Circuit Court of Greene County, Mississippi, to the United States District Court for the Southern District of Mississippi, Hattiesburg Division. In support thereof Defendant would allege and show as follows:

- 1. This is a civil action filed by Clinton Williams against Liberty and John Does 1 5 in the Circuit Court of Greene County, Mississippi, bearing Civil Action No. 2010-136(1), seeking a recovery from Defendants in excess of Seventy-Five Thousand and 00/100 (\$75,000.00), as appears from the Plaintiff's Complaint. Liberty was served with process on July 23, 2010, and this case first became removable to this Court at that time.
- 2. This cause now pending against the Defendant is a suit of a civil nature wherein the matter in controversy, exclusive of interest and costs, exceeds the sum of \$75,000.00, as appears from the Plaintiff's Complaint. Although the Plaintiff does not specify a total demand in his Complaint, it is facially apparent from the allegations of the Complaint and the nature of the claims asserted against Defendants under

Mississippi law, particularly the Plaintiff's claim for punitive damages, that the amount in controversy exceeds the amount required for diversity jurisdiction.

- 3. This action involves a controversy between citizens of different states, Defendant Liberty being a corporation created and existing pursuant to the laws of the State of Massachusetts, having its principal place of business in the City of Boston, Massachusetts; and the Plaintiff being a citizen of the State of Mississippi. Pursuant to 28 U.S.C. § 1441(a) the fictitious parties named in the Complaint as Defendants John Does 1-5 should be disregarded for removal purposes. Diversity of citizenship existed between the Plaintiff and Defendant at the time this case was commenced by the Plaintiff and at the time of service of process herein.
- 4. The civil action filed by the Plaintiff in the Circuit Court of Greene County, Mississippi is one of which the District Courts of the United States have original jurisdiction pursuant to 28 U.S.C. §1332. Therefore, this action may be removed to this Court by Liberty pursuant to the provisions of 28 U.S.C. §1441.
- 5. The United States District Court for the Southern District of Mississippi and the Hattiesburg Division of said Court are the District and Division embracing the place wherein the aforesaid state court action is pending.
- 6. This Notice of Removal is being filed pursuant to 28 U.S.C. §1446(b) within thirty days of the date the Complaint was served upon Defendant. Attached hereto as Exhibit "A" is a true and correct copy of all pleadings, processes with returns thereon, and orders and papers served on Defendant from which it may be ascertained

that this case is one which is or has become removable to this Court in full compliance with the laws of the United States. A true and correct certified copy of the entire state court file has been requested from the Circuit Clerk of Greene County, Mississippi

and will be filed upon receipt by the undersigned counsel for Defendant.

7. Defendant will give written notice of the filing of this Notice of Removal to the Plaintiff, and a true and correct copy of this Notice will be duly filed with the Clerk of the Circuit Court of Greene County, Mississippi, as required by 28 U.S.C. §1446(e).

WHEREFORE, Defendant requests this Court to proceed with the handling of this case as if it had been originally filed herein, and that further proceedings in the Circuit Court of Greene County, Mississippi, be hereby stayed.

This the 19th day of August, 2010.

Respectfully submitted,

LIBERTY MUTUAL INSURANCE COMPANY

By:

Ford Bailey, MS Bar No. 1686 One of Its Attorneys

OF COUNSEL:

WELLS MARBLE & HURST, PLLC Post Office Box 131 Jackson, Mississippi 39205-0131 300 Concourse Blvd., Suite 200 Ridgeland, Mississippi 39157 Telephone: (601) 605-6900 Facsimile: (601) 605-6901 fbailey@wellsmar.com

CERTIFICATE OF SERVICE

I, Ford Bailey, do hereby certify that I have this day caused a true and correct copy of the above and foregoing to be served by United States mail, postage prepaid, on the following:

Ms. Cecelia Bounds Circuit Clerk P. O. Box 310 Leakesville, MS 39451

CIRCUIT CLERK OF GREENE COUNTY, MISSISSIPPI

S. Robert Hammond, Jr., Esq. Post Office Box 471 Hattiesburg, MS 39403-0471

ATTORNEY FOR THE PLAINTIFF

This the 19th day of August, 2010.

Ford Bailey

IN THE CIRCUIT COURT OF GREENE COUNTY, MISSISSIPPI

CLLINTON WILLIAMS

PLAINTIFF

VERSUS

CAUSE NO. 2010-136(1

LIBERTY MUTUAL INSURANCE COMPANY **And JOHN DOES 1-5**

DEFENDANTS

SUMMONS (Process Server)

THE STATE OF MISSISSIPPI

TO: LIBERTY MUTUAL INSURANCE COMPANY Through Its Agent of Process Charles A. Brewer 506 South President Street Jackson, Mississippi 39201

NOTICE TO DEFENDANT(S)

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.

You are required to mail or hand-deliver a copy of a written response to the Complaint, to S. Robert Hammond, Jr., the attorney for the Plaintiff(s) whose address is Post Office Box 471, Hattiesburg, Mississippi, 39403-0471.

Your response must be mailed or delivered within thirty (30) days form the date of delivery of this Summons and Complaint or a Judgment by Default will be entered against you for the money or other things demanded in the Complaint.

You must also file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of said Court, this the 1/6 day of July, 2010.

CECELIA BOUNDS, CLERK CIRCUIT COURT OF GREENE COUNTY, MS POST OFFICE BOX 310

LEAKESVILLE, MISSISSIPPI 39451

DEPUTY CLERK



PROOF OF SERVICE - SUMMONS

(Process Server)

(Use Separate proof of service for each person served)

Name of Person or Entity Served	
1, the undersigned process server, served the summons and complaint upon the person or entity n (process server must check proper space and provide all additional information that is requested and p	
FIRST CLASS MAIL AND ACKNOWLEDGEMENT SERVICE. By mailing (by first class served, together with copies of the form of notice and acknowledgement and return envelope, posta completed acknowledgment of receipt pursuant to M.R.C.P. Form 1B).	s mail, postage prepaid) copies to the person ge prepaid, addressed to the sender (Attach
PERSONAL SERVICE. I personally delivered copies to	on the day of
, 2010, where I found said person in county of the State of	
RESIDENCE SERVICE. After exercising reasonable diligence I was unable to deliver cop	oies to said person within
county, day of	, 2010, at the usual place of
abode of said person by leaving a true copy of the summons and complaint with	who is the
(here insert wife, husband, son, daughter or other person as the case may be), a	member of the family of the person served
above the age of sixteen years and willing to receive the summons and complaint and	thereafter on the day of
, 2010, I mailed, (By first class mail, postage prepaid) copies to the perso	n served at his or her usual place of abode
where the copies were left.	
CERTIFIED MAIL SERVICE. By mailing to an address outside Mississippi (by first class receipt) copies to the person served. (Attach signed return receipt or other evidence of actual delivery	
At the time of service I was at least 18 years of age and not a party to this action.	
Fee for service \$	
Process server must list below: (Please print or type)	
Name .	
Address	
Telephone No.	
STATE OF	
COUNTY OF	
Personally appeared before me the undersigned authority in and for the state and	county aforesaid, the within named
who being first by me duly swom states on oath that the matters at Service-Summons" are true and correct as therein stated.	nd facts set forth in the foregoing "Proof of
Process Server (signature)	
Sworn to and subscribed before me this theday of	, 2010.
(Seal)	OTARY PUBLIC

IN THE CIRCUIT COURT OF GREENE COUNTY, MISSISSIPPI

CLINTON WILLIAMS

JUL 16 2010 CAUSE NO. 2510 (34(L))

VERSUS

LIBERTY MUTUAL INSURANCE COMPANY
AND JOHN DOES 1-5 GREENE COUNTY, MISSISSIPPI

DEFENDANTS

COMPLAINT

JURY TRIAL DEMANDED

COMES NOW the Plaintiff, Clinton Williams, and files this his Complaint for damages against the Defendants Liberty Mutual Insurance Company and John Does 1-5 and states as follows:

1.

The Plaintiff, Clinton D. Williams, is an adult resident citizen of Leakesville, Greene County, Mississippi.

2.

The Defendant, Liberty Mutual Insurance Company is an insurance company licensed to conduct insurance business in the state of Mississippi and may be served with process through its registered agent Charles A. Brewer, 506 South President Street, Jackson, MS 39201.

3.

John Does 1-5 are individuals and/or entities whose identities are currently unknown who may be liable, in whole or in part, to the Plaintiff for the claims, causes of action and/or damages alleged herein.

4.

This Court has both subject matter jurisdiction and personal jurisdiction over the parties, and venue is proper in this Court pursuant to Miss. Code Ann. § 11-11-3.

5.

On or about September 12, 2005, the Plaintiff, while in the employ of Steve Tanner, individually and/or d/b/a Steven Tanner Services (hereinafter collectively "Tanner"), was working at Pat Peck Motors in Gulfport, Harrison County, Mississippi when he fell over 15 feet from the roof of said facility, suffering severe injuries to both feet, as well as other injuries.

6.

Tanner was present when Mr. Williams' accident occurred, personally witnessed the severity of Mr. Williams' injuries and was put on notice of Mr. Williams' accident and injuries on September 12, 2005.

7.

At the time of Mr. Williams' on-the-job accident referenced herein, Tanner had a policy of insurance with Liberty Mutual Insurance Company ("Liberty Mutual") providing workers' compensation coverage for Mr. Williams.

8.

On or before September 23, 2005, Liberty Mutual was put on notice of the Mr. Williams' claim for workers' compensation benefits under Tanner's policy of insurance pursuant to the Mississippi Workers' Compensation Act.

9.

After over three (3) months passed since putting Tanner and Liberty Mutual on notice of his claim for workers' compensation benefits under the Liberty Mutual policy and not receiving any workers' compensation benefits as required by the Mississippi Workers' Compensation Act

("MWCA") from either Tanner or Liberty Mutual, Mr. Williams filed his Petition to Controvert with the Mississippi Workers' Compensation Commission on November 30, 2005.

10.

On January 25, 2006, Liberty Mutual filed its Answer to Mr. Williams' Petition to Controvert admitting that Mr. Williams suffered an injury as alleged in his Petition to Controvert, but specifically denying that it was subject to the MWCA, that it had coverage for Mr. Williams' claim, and moving to dismiss the Petition to Controvert against it.

11.

On March 21, 2006, Tanner filed his Answer to Mr. Williams' Petition to Controvert admitting that Mr. Williams suffered an injury as alleged in his Petition to Controvert, but denying he was the employer of the Plaintiff, denying that Mr. Williams' injury arose out of the course and scope of his employment with Tanner, denying that notice of Mr. Williams' injury was received and specifically stating that "Steven Tanner has no knowledge of the claimant's injury because claimant was not its employee" and "Claimant was not an employee of this employer".

12.

On or about May 17, 2006, Liberty Mutual and Tanner both admitted that Mr. Williams was indeed an employee of Tanner at the time of the accident at issue, that the accident occurred within the course and scope of Mr. Williams' employment with Tanner, that Tanner's policy with Liberty Mutual provided coverage for workers' compensation benefits owed to Mr. Williams for his injuries suffered on September 12, 2005, that it was responsible for paying Mr. Williams' medical expenses associated with the treatment he received as a result of the injuries, and that it was responsible for payment of temporary total disability payments to Mr. Williams from the date of his injury.

13.

On June 1, 2006, Liberty Mutual amended its answer to the Petition to Controvert and admitted Mr. Williams was an employee of Tanner, that Mr. Williams was injured in the course and scope of his employment with Tanner, that it was subject to the MWCA, and that its policy provided coverage for Mr. Williams' claim for workers' compensation benefits.

14.

From September 12, 2005 to May 17, 2006, both Liberty Mutual and Tanner each refused to pay Mr. Williams workers' compensation benefits he was rightfully owed under the MWCA, and which Liberty Mutual and Tanner have since admitted they owe the Plaintiff.

15.

On February 1, 2007, the Mississippi Workers Compensation Commission entered an Order holding that Tanner and Liberty Mutual owed Mr. Williams' workers compensation benefits under the MWCA, and also ordered that penalties and interest be paid to Mr. Williams from the due date of each installment of such benefits until paid. To date, the Defendants have not paid any penalties and interest on the delinquent installment payments to Mr. Williams.

16.

On March 3, 2010, the Mississippi Workers' Compensation Commission entered an Order holding, among other findings, that Mr. Williams' injuries set forth herein were suffered in the course and scope of his employment and determined he was owed benefits by the Defendants under the Mississippi Workers' Compensation Act. (See Exhibit "A" hereto).

The Defendants refused to pay Mr. Williams' workers' compensation benefits he was owed under the MWCA without any justifiable reason, thus their conduct amounts to bad faith under Mississippi law. The Defendants' refusal to pay Mr. Williams' workers' compensation benefits pursuant to the MWCA was malicious, intentional, reckless and/or grossly negligent and undertaken with callous disregard of the rights of Mr. Williams and of their duties and obligations to Mr. Williams as provided by the MWCA.

18.

The Defendants have breached their duties and obligations to Mr. Williams as provided by the MWCA and per the terms and conditions of the policy of insurance at issue in the following ways:

- a. The Defendants negligently and intentionally failed to properly and timely handle, investigate, adjust and pay Mr. Williams' claims;
- b. The Defendants negligently and intentionally stalled and delayed the review and payment of Mr. Williams' claims;
- C. The Defendants failed to fully investigate the facts and circumstances of Mr. Williams' claim, including but not limited to the facts and circumstances of Mr. Williams' accident and his employment relationship with Tanner, thereby refusing to pay Mr. Williams' workers' compensation benefits he was owed under the MWCA for over eight (8) months;
- d. The Defendants utilized their position of superiority and influence over Mr. Williams by offering to pay Mr. Williams workers' compensation benefits they were legally

obligated to pay him under the Alabama Workers' Compensation Act if he agreed to "drop" his claims for benefits under the MWCA, his outrage claim in the Alabama action and his claims under Mississippi law in this action; and

e. Other intentional and negligent acts regarding the handling of Mr. Williams claims for workers' compensation benefits that will be shown at trial.

19.

The acts and omissions of the Defendants set forth herein constitute a breach of their duty of good faith and fair dealing, fraud and negligent misrepresentation.

20.

The acts and omissions of the Defendants set forth herein were grossly negligent and indicate a reckless disregard for the rights of Mr. Williams as well as the Defendants' duties and obligations owed to Mr. Williams under the MWCA.

21.

The acts and omissions of the Defendants set forth herein constitute the separate and independent tort of bad faith, for which Mr. Williams is seeking extra-contractual damages, punitive damages and all other damages allowed by law.

22.

The acts and omissions of the Defendants set forth herein resulted in the prolonging of Mr. Williams' recovery time from the injuries he sustained in the accident at issue, causing him unnecessary pain and suffering for which recovery is sought in this action.

23.

The acts and omissions of the Defendants set forth herein caused Mr. Williams to suffer emotional distress, stress, anguish, worry, anxiety, inconvenience, embarrassment and other compensatory and consequential damages, for which recovery is sought in this cause.

WHEREFORE, PREMISES CONSIDERED, Clinton Williams request and demand judgment of and from the Defendants, Liberty Mutual Insurance Company and John Does 1-5, jointly and severally, for all actual and compensatory damages incurred, in an amount exceeding \$75,000.00 excluding interest, costs and attorneys' fees, including but not limited to damages for pain and suffering due to the increase of his recovery time from his injuries due to the Defendants' failure to provide medical care and for emotional distress, stress, worry, anxiety, mental anguish, inconvenience and aggravation, for damages for the bad faith of the Defendants, including but not limited to all extra-contractual and punitive damages, and for any other damages allowable under the law, pre-judgment interest, post-judgment interest and all costs, including attorneys fees. Mr. Williams further prays for any additional relief that may be allowable and recoverable at law or in equity, as well as any other relief the Court or a jury may deem appropriate.

RESPECTFULLY SUBMITTED, this the _____day of July, 2010.

CLINTON WILLIAMS

and AMI

S. ROBERT HAMMOND, JR. (MSB #3004)

S. Robert Hammond, Jr., PLLC

P.O. Box 471

Hattiesburg, MS 39403-0471

601-450-4499

601-450-1162 (fax)

MISSISSIPPI WORKERS' COMPENSATION COMMISSION

CLINTON D. WILLIAMS

CLAIMANT

v.

MWCC NO.: 0512926-j-4126-C

STEVEN TANNER SERVICES, INC and M.W. ROGERS CONSTRUCTION COMPANY, LLC

EMPLOYER

LIBERTY MUTUAL

CARRIER

ORDER APPROVING SETTLEMENT

THIS CAUSE having come on this day to be heard before the Commission on the Petition of Clinton Williams asking for authority to settle his workers' compensation claim under provisions of Section 9(i) of the Mississippi Workers' Compensation Law, said Petition having been joined and approved by Petitioner's attorney, S. Robert Hammond, Jr., Esq., and also joined and approved by Employer and Carrier, the Commission, after being fully advised in the premises, finds that Petitioner herein was on or about September 12, 2005, employed by Steven Tanner d/b/a Steven Tanner Services and that on or about said date, while in the course of his employment with Steven Tanner d/b/a Steven Tanner Services, while performing repairs at the Pat Peck Nissan in Biloxi, Mississippi, he sustained accidental injuries, including but not limited to injuries to both feet and a separation of his shoulder. The Commission further finds notice of the claim for the accidental injuries asserted by Petitioner was provided to Employer and Carrier in accordance with the requirements of the Mississippi Workers' Compensation Law.

The Commission further finds that Petitioner thereafter received professional services from Garden Park Medical Center, Mobile Infirmary Hospital, Dr. William Parks, Dr. Christopher Nichols, among others, and that it is the contention of the Petitioner that as a result of his employment with Employer, he sustained injuries, disabilities, loss of wage-earning



Pariof6

capacity and/or industrial loss. The Commission further finds that Petitioner reached maximum medical improvement on December 10, 2007 with impairment rating of 18% to the right lower extremity and 20% to the left lower extremity and claims of diminished earning capacity.

The Commission further finds Employer and Carrier have paid Fifteen Thousand Six Hundred and Sixty-Six and 95/100 Dollars (\$15,666.95) in compensation to Petitioner, and the sum of Two Hundred Fifty-Five Thousand, Two Hundred Twenty-Two and 93/100 Dollars (\$255,222.93) in medical compensation on behalf of Petitioner, for a total sum of Two Hundred Seventy Thousand, Eight Hundred Eighty-Nine and 88/100 Dollars (\$270,889.88).

The Commission further finds that the Petitioner represents and acknowledges that he has not received any Medicaid benefits for his alleged injury and states specifically that any Medicaid benefits which may have been paid on his behalf concern medical problems totally unrelated to the injuries for which claim has been made herein.

The Commission finds that there is a bona fide, legitimate dispute between Petitioner and his attorney on the one hand, and Employer and Carrier on the other hand, as to the Petitioner's average weekly wage, the nature and extend of disability, loss of wage-earning capacity and/or industrial loss, as a result of his job-related accidental injury, but notwithstanding these disputes, Employer and Carrier have offered and proposed to pay to Petitioner the sum of One Hundred Twenty-Eight Thousand, Two Hundred Ninety-Four and 00/100 Dollars (\$128,294.00), which amount includes funding of a self-administered Medicare Set-Aside in the amount of \$41,885.00, payment of said sum, is a complete and final settlement of any and all claims whether known or unknown, and including, but not limited to, claims for medical which Petitioner may now or hereafter have under provisions of the Mississippi Workers' Compensation Law arising out of or in any way associated with his employment with Steven Tanner d/b/a Steven Tanner Services on

and prior to the date hereof, with the exception of Clinton Williams' claims of bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company. It is the specific intent and agreement of the parties that any and all claims of Clinton Williams for bad faith under Mississippi law and for outrage under Alabama law are not released, are not part of this settlement, are not subject to any terms and conditions of this settlement and that Clinton Williams intends to continue pursuit of his claims for bad faith under Mississippi law and for outrage under Alabama law against Liberty Mutual Insurance Company.

The Commission further finds that S. Robert Hammond, Jr., Esq., attorney representing Petitioner, has recommended this be approved, and that Petitioner, himself, has asked that it be approved, and that based on the facts of this claim and considering the disputed nature of such facts, disputed amount of the Petitioner's average weekly wage and disputed disability respecting this claim, and also considering that Petitioner would nonetheless receive substantial benefits respecting this claim if the settlement be approved, the offered settlement as to work related injury claims is fair and reasonable under the circumstances. The Commission further finds that given the disputed and unliquidated nature of this claim, it would be to the Petitioner's best interest that he be authorized and empowered to make said settlement, that said settlement is just, fair, and proper, that said settlement payment would become a sum certain without discount, that the attorneys for the Petitioner have incurred expenses in the amount of \$12,282.56 in the prosecution of this claim and should be reimbursed for these expenses incurred from the proceeds of this settlement, and that attorney's fees in the amount of \$17,281.81, representing fees paid on one-half of the indemnity portion of the settlement, \$86,409.00, at a rate of 15% pursuant to Alabama law and on one-half of the indemnity settlement at a rate of 25% pursuant to Mississippi law, of the sum to be received by Petitioner if this settlement be approved, agreed

to be paid to him is in accordance with the Mississippi Workers' Compensation Commission. It is, therefore,

ORDERED AND ADJUDGED that Clinton Williams be, and he is hereby authorized and empowered to settle his claim against Steven Tanner d/b/a Steven Tanner Services, Employer and Liberty Mutual Insurance Company, Carrier, at and for the sum of One Hundred Twenty-Eight Thousand, Two Hundred Ninety-Four and 00/100 Dollars (\$128,294.00), which includes a Medicare Set-Aside amount of Forty-One Thousand Eight Hundred Eighty Five and 00/100 Dollars (\$41,885.00), said sum, complete and final settlement of any and all claims whether known or unknown, and including, but not limited to, claims for medical, that he may now or hereafter have under provisions of the Mississippi Workers' Compensation Law against Steven Tanner d/b/a Steven Tanner Services, Employer and Liberty Mutual Insurance Company, Carrier, and either of them because of or in any way connected with his employment with Steven Tanner d/b/a Steven Tanner Services on and prior to the date hereof, with the exception of Clinton Williams claims of bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company, as it is the specific intent and agreement of the parties that any and all claims of Clinton Williams for bad faith under Mississippi law and for outrage under Alabama law are not released, are not part of this settlement, are not subject to any terms and conditions of this settlement and that Clinton Williams intends to continue pursuit of his claims for bad faith under Mississippi law and for outrage under Alabama law against Liberty Mutual Insurance Company, and that upon payment to Clinton Williams of the sum of One Hundred Twenty-Eight Thousand, Two Hundred Ninety-Four and 00/100 Dollars (\$128,294.00), which includes a Medicare Set-Aside amount of Forty-One Thousand Eight Hundred Eighty Five and 00/100 Dollars (\$41,885.00), Steven Tanner d/b/a Steven Tanner Services, Employer, and

Liberty Mutual Insurance Company, Carrier, shall stand forever fully discharged and acquitted of and from any and all claims including, but not limited to, claims for medical, that he may now or hereafter have against them jointly and severally because of or in any way connected with his employment with Steven Tanner d/b/a Steven Tanner Services on and prior to the date hereof, with the exception of Clinton Williams claims of bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company, as it is the specific intent and agreement of the parties that any and all claims of Clinton Williams for bad faith under Mississippi law and for outrage under Alabama law are not released, are not part of this settlement, are not subject to any terms and conditions of this settlement and that Clinton Williams intends to continue pursuit of his claims for bad faith under Mississippi law and for outrage under Alabama law against Liberty Mutual Insurance Company and the same is hereby approved.

IT IS FURTHER ORDERED AND ADJUDGED that Petitioner is authorized to pay unto his attorneys the sum of \$12,282.56 from the proceeds of the settlement remaining after the Medicare Set-Aside is funded, or \$86,409.00, for expenses incurred in prosecuting this claim and is further authorized to pay his attorney, S. Robert Hammond, Jr., the sum of \$17,281.81, out of the remaining proceeds from said settlement.

IT IS FURTHER ORDERED AND ADJUDGED that Petitioner is hereby authorized and empowered to execute any releases, receipts, and other instruments required by Employer and Carrier to evidence their complete release, acquittance, and discharge herein, with the exception of the Petitioner's claims for bad faith under Mississippi law and outrage under Alabama law against Liberty Mutual Insurance Company as described in more detail herein.

SO ORDERED AND ADJUDGED, this 3 day of ________, 2010

COMMISSION

BY:

MISSISSIPPI WORKERS' COMPENSATION

Augustu L. Collins

COMMISSIONER

COMMISSIONER



Pryllin G. Clar

Phyllis C. Clark, Secretary

MWCC NO. 101782

THIS ORDER PREPARED BY:

REGINA F. CASH CARR, ALLISON, P.C. Attorneys at Law 6251 Monroe Street Suite 200 Daphne, Alabama 36526 Telephone: (251) 626-9340 Facsimile: (251) 626-8928 Attorney for Employer and Carrier

AGREED AND APPROVED:

Clinton Williams, Claimant

S. Robert Hammond, F. (MSB #3004)

Attorney for Claimant

Page 6 of 6

MISSISSIPPI WOR	KERS' COMPENSATION
COMMISSION	

BY:

COMMISSIONER

COMMISSIONER

COMMISSIONER

MWCC NO. 101782

THIS ORDER PREPARED BY:

REGINAT. SASH, Esq. CARR, ALLISON, P.C.

Attorneys at Law

6251 Monroe Street Suite 200

Daphne, Alabama 36526

Telephone: (251) 626-9340

Facsimile: (251) 626-8928

Attorney for Employer and Carrier

AGREED AND APPROVED:

Clinton Williams, Claimant

S. Robert Hammond, Jr. (MSB #3004)

Attorney for Claimant

CIVIL CASE DISPOSITION — Filed 08/23/10 Page 45 of 45

	IN THE	Court of			
		JUDICIAL DISTRICT, CIT	TY OF	· .	
Docket No 2010 File Yr.	- 136 Chronological No.	Clerk's Local ID	Docket No. If Filed Prior to 1/1/94		: ·
Dispositive of all Partie	es?YesN	lo, only the following Party(ies	3)	· .	. ·
	·				
	N	lo, only the following Attorney	y(s) Name		Bar N
nter Ruling Judge Ba	r No <i>o</i>	R Ruling Judge Name			
rate of pisposition	08 / 20 / 10 Month Day Year)			
oction:Rul	ing on Motion	Ex Parte	<u></u>	Temporary Hearing	
Cor	ntempt/Modification	Settlement Conference		Pre-Trial Conference	
	e Administration	Discovery other that	an Motion	Bench Trial	
Cas	C Administration		uii Piotioiii	Deficit filler	
	y Trial Compensatory:	Mediation Ordered		\$	
Jury Damages Awarded: List Amount or Range Letter): Range A = 1 Range F = 4	Compensatory: 1¢-\$500 Range B = \$501-1,00; 100,000-500,000 Range G		Punitive:	\$ Range E = \$50,001-100,00	0
Jury Damages Awarded: List Amount or Range Letter): Range A = 1 Range F = 1	Compensatory: 1¢-\$500 Range B = \$501-1,00;100,000-500,000 Range G	Mediation Ordered \$00	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0	\$ Range E = \$50,001-100,00	10
Jury Damages Awarded: Ust Amount or Range Letter): Range A = 1 Range F = 1 Rethod of Disposition:	y Trial Compensatory: 14-\$500 Range B = \$501-1,00 100,000-500,000 Range G	Mediation Ordered \$ 00	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0	\$	00
Jury Damages Awarded: List Amount or Range Letter): Range F = { Rethod of Disposition: De Sun	y Trial Compensatory: 1¢-\$500	### Mediation Ordered \$	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 ecreeE	\$ Range E = \$50,001-100,000 0 = -0- Bankruptcy Discharged Estate Closed	10
Jury Damages Awarded: List Amount or Range Letter): Range A = 1 Range F = 4 Rethod of Disposition: DeDisposition:	Compensatory: 14-\$500 Range B = \$501-1,00 \$100,000-500,000 Range G fault Judgment nmary Judgment missed without Prejudice	### Mediation Ordered #### Mediation Ordered ################################	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 ecreeE lationF	\$	
Jury Damages Awarded: List Amount or Range Letter): Range A = 1 Range F = 5 Rethod of Disposition:	Compensatory: 10-\$500 Range B = \$501-1,00 \$100,000-500,000 Range G fault Judgment nmary Judgment missed without Prejudice missed with Prejudice	### Mediation Ordered \$	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 ecree	\$	pointed
Jury pamages Awarded: !st Amount or Range Letter):	Compensatory: 1¢-\$500 Range B = \$501-1,00 \$100,000-500,000 Range G fault Judgment nmary Judgment missed without Prejudice missed with Prejudice missed, Lack of Prosec.	### Mediation Ordered #### Mediation Ordered ################################	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 EcreeE lationF difiedP	\$	pointed
Jury Damages Awarded: State Amount or Range Letter): Range A = 1 Range F = 4 Rethod of Disposition: De	Compensatory: 14-\$500 Range B = \$501-1,00 \$100,000-500,000 Range G fault Judgment mary Judgment missed without Prejudice missed with Prejudice missed, Lack of Prosec. missed by Agreement	### Mediation Ordered #### Mediation Ordered ################################	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 Ecree ElationF dified P	\$	pointed
	Compensatory: 1¢-\$500 Range B = \$501-1,00;100,000-500,000 Range G fault Judgment mary Judgment missed without Prejudice missed with Prejudice missed, Lack of Prosec. missed by Agreement nge of Venue	Mediation Ordered \$	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 Ecree Elation F dified Culing F Closed G	\$	pointed estic Violence <u>(</u>
Jury Damages Awarded: List Amount or Range Letter): Range A = 1 Range F = 1 Range A = 1 Ra	Compensatory: 14-\$500 Range B = \$501-1,00 \$100,000-500,000 Range G fault Judgment mary Judgment missed without Prejudice missed with Prejudice missed, Lack of Prosec. missed by Agreement nge of Venue	### Mediation Ordered \$	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 ecreeE lationF difiedC ClosedC gmentC	\$	pointed estic Violence(Issued
Jury Damages Awarded: List Amount or Range Letter): Range A = Range F = State Lethod of Disposition: Disposition: Disposition: Disposition: Chatai	Compensatory: 1¢-\$500 Range B = \$501-1,00;100,000-500,000 Range G fault Judgment mary Judgment missed without Prejudice missed with Prejudice missed, Lack of Prosec. missed by Agreement nge of Venue	Mediation Ordered \$	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 ecreeE lationF dified	\$	pointed estic Violence(Issued
	Compensatory: 14-\$500 Range B = \$501-1,00 100,000-500,000 Range G fault Judgment mary Judgment missed without Prejudice missed with Prejudice missed, Lack of Prosec. missed by Agreement nge of Venue misferred moved to Fed. Court	### Mediation Ordered \$	Punitive: Range D = \$10.001-50,000 \$1,000,000+ Range 0 Ecree Elation Fidified Closed	\$	pointed estic Violence(Issued